

In The Claims

21. (Once Amended) A remote access device for accessing a financial transaction machine comprising:

a single user-depressable button;

a memory configured to store user identification data, including track 1 and track 2 data;

a low-power transmitter; and

a controller configured to control the transmitter to transmit the track one and track two data in direct response to a manual depression of the user-depressable [transmit] button, without any verification of user identification data, the controller being configured to control the transmitter to transmit a plurality of synchronization bits, track one and track two data, and a function code that identifies a transmitted function.

25. (Once Amended) A system for providing cardless access to a financial transaction machine comprising:

12 a remote access device having a single user-depressable button, a memory configured to store user identification data, including track 1 and track 2 data and a function code, a low-power transmitter, and a controller configured to control the transmitter to transmit the track one and track two data and function code, in direct response to a manual depression of the user-depressable [transmit] button, without any verification of user identification data;

an automated financial transaction machine having a magnetic card reader and receiving means for receiving data transmitted from the remote access device via electromagnetic waves, the receiving means being operatively and electrically connected to the magnetic card reader; and

a network for communicating user identification data to a remote location.

REMARKS

Status of Present Application

The Office Action rejected all presently-pending claims 21-25. Claims 21-23 and 25 were rejected over the combination of U.S. Patents 5,550,358 to Tait *et al.* and 5,319,364 to Waraksa *et al.* Claim 24 was rejected over the combination of U.S. Patents 5,550,358 to Tait *et al.* and 5,319,364 to Waraksa *et al.*, in further view of a newly cited reference to Wollenberg (an article from The Augusta Chronicle Online-business). Claims 21-25 remain pending in the present application, and Applicant respectfully requests reconsideration of the foregoing rejections in view of the following remarks.